

REMARKS

Claims 43-51, 55-58, and 60-76 are pending in this application. By this Amendment, Applicant has cancelled Claims 52-54 and 59, without prejudice, Applicant has amended Claims 43, 46, 47, 55, 56, 57, 58, 61, and 62, and Applicant has added new Claims 63-76. Applicant has amended independent Claims 43 and 62 so as to more clearly distinguish the present invention, as defined by independent Claims 43 and 62, over the prior art. Applicant respectfully submits that the amendments to each of Claims 43, 46, 47, 55, 56, 57, 58, 61, and 62, do not contain new matter. Applicant also respectfully submits that the newly added Claims 63-76 do not contain new matter. Applicant respectfully submits that the present invention, as defined by Claims 43-51, 55-58, and 60-76, is patentable over the prior art.

Applicant has also deleted the Abstract Of The Disclosure and has substituted therefor the new Abstract Of The Disclosure which is attached hereto on a separate sheet. Applicant respectfully submits that the new Abstract Of The Disclosure does not contain new matter.

Based on the foregoing amendments and the following Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

I. SUPPORT FOR THE SUBJECT MATTER OF INDEPENDENT CLAIMS 43 AND 62, AS AMENDED, AND SUPPORT FOR THE SUBJECT MATTER OF NEWLY ADDED INDEPENDENT CLAIM 63:

Applicant respectfully submits that independent Claims 43 and 62, as amended, and newly added independent Claim 63, do not contain new matter. Applicant respectfully submits that support for the subject matter of independent Claims 43 and 62, as amended, and support for the subject matter of newly added independent Claim 63 can, for example, be found in the originally filed Specification at page 32, line 16 to page 55, line 9; page 55, line 10 to page 66, line 21; page 66, line 22 to page 80, line 21; page 81, line 1 to page 92, line 15; and page 27, line 13 to page 30, line 7; and in the originally filed Drawings in FIG. 1, FIG. 2, FIG. 3 (Steps 301 to 308); FIG. 4 (Steps 401 to 408); and FIGS. 5A and 5B (Steps 501 to 510).

II. THE 35 U.S.C. §103 REJECTIONS:

The Examiner asserts that Claims 43-62 are rejected under 35 U.S.C. §103(a) as being unpatentable over Verderamo, et al., U.S. Patent No. 6,230,145 (Verderamo). As noted above, Applicant has cancelled Claims 52-54 and 59, without prejudice, Applicant has amended Claims 43, 46, 47, 55, 56, 57, 58, 61, and 62, and Applicant has added new Claims 63-76. Applicant has amended independent Claims 43 and 62 so as to more clearly distinguish the present invention, as defined by independent Claims 43 and 62, over the prior art. Applicant respectfully submits that the amendments to each of Claims 43, 46, 47, 55, 56, 57, 58, 61, and 62, do not contain new matter. Applicant also respectfully submits that the newly added Claims 63-76 do not contain new matter.

Applicant respectfully submits that the present invention, as defined by Claims 43-51, 55-58, and 60-76, is patentable over the prior art.

IIA. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 43-51, 55-58, 60, 61, AND 74-76, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 43-51, 55-58, 60, 61, and 74-76, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 43, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 43, is patentable over Verderamo. Applicant respectfully submits that Verderamo does not disclose, teach, or suggest, many of the specifically recited features of independent Claim 43 and, therefore, Verderamo does not disclose, teach, or suggest, all of the features of independent Claim 43.

Applicant respectfully submits that Verderamo does not disclose, teach, or suggest, a computer-implemented method, comprising receiving information regarding a transaction involving an account, wherein the information regarding the transaction is received by a receiver prior to a processing, a completion, a consummation, or a cancellation, of the transaction, processing the information regarding the

transaction with a processing device using information regarding the account, generating a report or a message in response to the processing of the information regarding the transaction, wherein the report or the message contains information regarding a charge-back regarding a previous transaction involving the account, and transmitting the report or the message to a communication device associated with a merchant, vendor, or provider, of a good, product, or service, all of which features are specifically recited features of independent Claim 43.

Applicant submits that Verderamo does not disclose, teach, or suggest, receiving information regarding a transaction involving an account, wherein the information regarding the transaction is received by a receiver prior to a processing, a completion, a consummation, or a cancellation, of the transaction. Applicant submits that Verderamo does not disclose, teach, or suggest, receiving the recited information regarding a transaction involving an account, wherein the recited information regarding the transaction is received by the recited receiver prior to a processing, a completion, a consummation, or a cancellation, of the transaction.

Applicant submits that Verderamo does not disclose, teach, or suggest, processing the recited information regarding the transaction with the recited processing device using information regarding the account.

Applicant further submits that Verderamo does not disclose, teach, or suggest, generating the recited report or the recited message in response to the processing of the recited information regarding the transaction, wherein the recited report or the recited message contains the recited information regarding a charge-back regarding a previous transaction involving the account.

Applicant further submits that Verderamo does not disclose, teach, or suggest, transmitting the recited report or the recited message to the recited communication device associated with a merchant, vendor, or provider, of a good, product, or service.

In view of the foregoing, Applicant respectfully submits that Verderamo does not disclose, teach, or suggest, many of the specifically recited features of independent Claim 43 and, therefore, Verderamo does not disclose, teach, or suggest, all of the features of independent Claim 43.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 43, is patentable over Verderamo. In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 43, is patentable over the prior art. Allowance of independent Claim 43 is, therefore, respectfully requested.

Applicant further submits that Claims 44-51, 55-58, 60, 61, and 74-76 which Claims 44-51, 55-58, 60, 61, and 74-76 depend directly from independent Claim 43, so as to include all of the limitations of independent Claim 43, are also patentable over the prior art as said Claims 44-51, 55-58, 60, 61, and 74-76 depend from allowable subject matter. Allowance of Claims 43-51, 55-58, 60, 61, and 74-76 is, therefore, respectfully requested.

**IIB. THE PRESENT INVENTION, AS DEFINED BY CLAIM 62, IS PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by independent Claim 62, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 62, is patentable over Verderamo. Applicant respectfully submits that Verderamo does not disclose, teach, or suggest, many of the specifically recited features of independent Claim 62 and, therefore, Verderamo does not disclose, teach, or suggest, all of the features of independent Claim 62.

Applicant respectfully submits that Verderamo does not disclose, teach, or suggest, a computer-implemented method, comprising receiving information regarding a transaction involving an account, wherein the transaction involves a credit account, a credit card account, a charge account, a charge card account, a debit account, a debit card account, an electronic money account, a checking account, or a bank account, wherein the information regarding the transaction is received by a receiver prior to a processing, a completion, a consummation, or a cancellation, of the transaction, and further wherein the information regarding the transaction includes information regarding a time period, a time limit, or a time of, a shipment, transfer, or delivery, of a good, product, or service, pursuant to the transaction, processing the information regarding the transaction with a processing device using information regarding the account,



generating a report or a message, wherein the report or the message contains information regarding a charge-back regarding a previous transaction involving the account, and transmitting the report or the message to a communication device associated with a merchant, vendor, or provider, of the good, product, or service, wherein the report or the message is transmitted to the communication device prior to the shipment, transfer, or delivery, of the good, product, or service, all of which features are specifically recited features of independent Claim 62.

Applicant submits that Verderamo does not disclose, teach, or suggest, receiving information regarding a transaction involving an account, wherein the transaction involves a credit account, a credit card account, a charge account, a charge card account, a debit account, a debit card account, an electronic money account, a checking account, or a bank account, wherein the information regarding the transaction is received by a receiver prior to a processing, a completion, a consummation, or a cancellation, of the transaction, and further wherein the information regarding the transaction includes information regarding a time period, a time limit, or a time of, a shipment, transfer, or delivery, of a good, product, or service, pursuant to the transaction.

Applicant submits that Verderamo does not disclose, teach, or suggest, receiving the recited information regarding a transaction involving an account, wherein the transaction involves a credit account, a credit card account, a charge account, a charge card account, a debit account, a debit card account, an electronic money account, a checking account, or a bank account, and wherein the recited information regarding the transaction is received by the recited receiver prior to a processing, a completion, a consummation, or a cancellation, of the transaction. Applicant further submits that Verderamo does not disclose, teach, or suggest, the recited information regarding the transaction which includes information regarding a time period, a time limit, or a time of, a shipment, transfer, or delivery, of a good, product, or service, pursuant to the transaction.

Applicant submits that Verderamo does not disclose, teach, or suggest, processing the recited information regarding the transaction with the recited processing device using information regarding the account.

Applicant further submits that Verderamo does not disclose, teach, or suggest, generating the recited report or the recited message, wherein the recited report or the recited

message contains the recited information regarding a charge-back regarding a previous transaction involving the account.

Applicant further submits that Verderamo does not disclose, teach, or suggest, transmitting the recited report or the recited message to a communication device associated with a merchant, vendor, or provider, of the good, product, or service, wherein the recited report or the recited message is transmitted to the recited communication device prior to the shipment, transfer, or delivery, of the good, product, or service.

In view of the foregoing, Applicant respectfully submits that Verderamo does not disclose, teach, or suggest, many of the specifically recited features of independent Claim 62 and, therefore, Verderamo does not disclose, teach, or suggest, all of the features of independent Claim 62.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 62, is patentable over Verderamo. In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 62, is patentable over the prior

art. Allowance of independent Claim 62 is, therefore, respectfully requested.

**IIC. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 63-73, IS PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by Claims 63-73, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 63, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 63, is patentable over Verderamo. Applicant respectfully submits that Verderamo does not disclose, teach, or suggest, many of the specifically recited features of independent Claim 63 and, therefore, Verderamo does not disclose, teach, or suggest, all of the features of independent Claim 63.

Applicant respectfully submits that Verderamo does not disclose, teach, or suggest, a computer-implemented method, comprising receiving information regarding a transaction involving an account, wherein the information

regarding the transaction is received by a receiver prior to a processing, a completion, a consummation, or a cancellation, of the transaction, processing the information regarding the transaction with a processing device using information regarding the account, determining whether or not the transaction is authorized or not authorized and, if the transaction is authorized, generating a report or a message in response to the processing of the information regarding the transaction, wherein the report or the message contains information regarding a charge-back regarding a previous transaction involving the account, and transmitting the report or the message to a communication device associated with a merchant, vendor, or provider, of a good, product, or service, all of which features are specifically recited features of independent Claim 63.

Applicant submits that Verderamo does not disclose, teach, or suggest, receiving information regarding a transaction involving an account, wherein the information regarding the transaction is received by a receiver prior to a processing, a completion, a consummation, or a cancellation, of the transaction. Applicant submits that Verderamo does not disclose, teach, or suggest, receiving the recited information regarding a transaction involving an account, wherein the

recited information regarding the transaction is received by the recited receiver prior to a processing, a completion, a consummation, or a cancellation, of the transaction.

Applicant submits that Verderamo does not disclose, teach, or suggest, processing the recited information regarding the transaction with the recited processing device using information regarding the account.

Applicant further submits that Verderamo does not disclose, teach, or suggest, determining whether or not the transaction is authorized or not authorized and, if the transaction is authorized, generating the recited report or the recited message in response to the processing of the recited information regarding the transaction, wherein the recited report or the recited message contains the recited information regarding a charge-back regarding a previous transaction involving the account.

Applicant further submits that Verderamo does not disclose, teach, or suggest, transmitting the recited report or the recited message to the recited communication device associated with a merchant, vendor, or provider, of a good, product, or service.

In view of the foregoing, Applicant respectfully submits that Verderamo does not disclose, teach, or suggest, many of the specifically recited features of independent Claim 63 and, therefore, Verderamo does not disclose, teach, or suggest, all of the features of independent Claim 63.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 63, is patentable over Verderamo. In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 63, is patentable over the prior art. Allowance of independent Claim 63 is, therefore, respectfully requested.

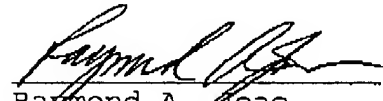
Applicant further submits that Claims 64-73, which Claims 64-73 depend directly from independent Claim 63, so as to include all of the limitations of independent Claim 63, are also patentable over the prior art as said Claims 64-73 depend from allowable subject matter. Allowance of Claims 63-73 is, therefore, respectfully requested.

III. CONCLUSION:

In view of the foregoing, the application is deemed to be in condition for allowance and action to that end is respectfully requested. Allowance of pending Claims 43-51, 55-58, and 60-76 is respectfully requested.

A Credit Card Payment Form, for payment of \$260.00, for payment for ten (10) additional claims, is submitted herewith. A Fee Transmittal Sheet (in duplicate), for the payment of \$260.00 for the ten (10) additional claims, is also submitted herewith.

Respectfully Submitted,

  
Raymond A. Joao  
Reg. No. 35,907

Encls.: - Abstract of the Disclosure  
- Credit Card Payment Form for \$260.00 for payment for ten (10) additional claims  
- Fee Transmittal Sheet (in duplicate) for the payment of \$260.00 for ten (10) additional claims

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